

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,596 ART UNIT: 4143
FILING DATE: August 28, 2003 EXAMINER: Chang, Edward
TITLE: Computer Implemented Automated Credit Application Analysis and
Decision Routing system

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FIRST OFFICE ACTION

In response to the Office Action mailed on December 19, 2007, the Applicants respectfully submit this Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 4 of this paper; and

Conclusion begins on page 7 of this paper.

This Response is accompanied by a request for a two month extension of the date for reply to May 19, 2008. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.